A Comprehensive Analysis of Human Resource Development (HRD) Practices and Their Impact on the Performance of Employees – A Case Study of Private Banks in Punjab, India

Synopsis

Submitted in partial fulfillment of the requirement for the award of degree of
Doctor of Philosophy
in
Management

Supervisor:
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Candidate's Declaration

I hereby declare that the synopsis entitled "A Comprehensive Analysis of Human Resource Development (HRD) Practices and their Impact on the Performance of Employees – A Case Study of Private Banks in Punjab, India" submitted in partial fulfillment of the requirement for the award of the degree of Doctor of Philosophy in Management, Dept. of Management, Sai University Business School, Sri Sai University, Palampur is original research work carried out under the supervision & guidance of Dr. Hem Raj, Assistant Professor, Dept. of Mgt, Sai University Business School, Sri Sai University Palampur (H.P).

The primary aim of this research is to explore and analyze the influence of Human Resource Development (HRD) practices on employee performance within private banks in Punjab. In a competitive banking sector, effective HRD practices are essential for enhancing employee capabilities, job satisfaction, and overall performance.

I confirm that this synopsis has not been submitted for any other degree and that all references and citations have been duly acknowledged.

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This is to certify that the above statement made by the candidate is correct to best of my /our knowledge.

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The Ph. D Synopsis Viva Voice Examination of Mr. Sulakshay Murgai has been held on 8th May 2025 and accepted.

RDC Members

1. Dr. Shilpa Rana
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Evaluation Report of PhD Synopsis - Viva Voce

1. Sulakshya Murgai, Ph.D. Scholar (Management) bearing registration No. 623014005, from the Department of Management, Sai University Business School, Sri Sai University, Palampur (H.P.), presented and defended his Ph.D. synopsis satisfactorily during the viva voce conducted on 08th May 2025.

2. Prof. (Dr.) Ravi Kant Swami, (Management), Director, Delhi Metropolitan Education served as the external expert for the presentation organized in hybrid mode.

3. In addition, members of the Research Degree Committee (RDC) and other faculty members were present.

4. The research topic was 'A Comprehensive Analysis of Human Resource Development (HRD) Practices and Their Impact on the Performance of Employees – A Case Study of Private Banks in Punjab, India".

5. The research topic, synopsis, and questionnaire were reviewed and approved for further research.

Ravi Kant Swamy

External Expert: **Prof. Ravi Kant Swami**
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1.1 Introduction – Overview of Banking Industry

In modern banking environment, banking sector is performing a predominant development catalyst role in economy. The Private Banks, in particular, have emerged as key players, striving to differentiate themselves through exceptional customer service, innovative products, and efficient operations. At the heart of this endeavor fundamental resource is human capital. Effective management of human resources, particularly through Human Resource Development (HRD) practices, is necessary for increasing employee performance, productivity besides attaining organizational goals.

Modern banking industry in India is an important aspect of national economy, rendering essential services related to finance and accelerating economic growth. It has undergone significant transformation over the years, evidenced by modernization, increased financial inclusion, and a shift towards digital banking, a brief overview of which is as below:

Banking System of India

Public Sector Banks (PSBs)**,** dominated by public sector banks and followed by private sector banks. These banks hold the largest market share and are critical in financing government schemes and public sector projects.

Private Banks have a greater focus on innovation, customer service, and technology-driven solutions, having considerable contribution in socioeconomic development of the country.

Presently, there are 21 private banks in India. HDFC, ICICI and Axis Banks are largest banks in India in term of Assets, Revenue and Net Interest Margin.

These banks have started to serve rural areas with a focus on providing affordable credit to farmers, small traders, and rural enterprises, whereas cooperative banks focus on rural and agricultural finance, helping small-scale farmers and businesses.

The Majha region of Punjab, which includes the districts of Pathankot, Gurdaspur, Hoshiarpur, Jalandhar, and Amritsar, has witnessed significant changes in the banking sector in recent years, particularly due to entry, increased coverage and changing approach by private banks. These have been instrumental in introducing modern banking practices, offering variety of financial products, and economic growth of this region. Below is an overview of the private sector banks in this area, their role, and impact:

Traditionally, Punjab's banking system was dominated by public sector banks, especially after nationalization in the 1960s. However, economic reforms in 1990s opened entry for private sector banks, marking a shift towards competitive and customer-focused banking. In the Majha region, this change was slower initially but enhanced in the early 2000s as private banks started offering more attractive services, personalized banking, and technological advancements. Private Banks made significant entry into the Majha region, setting up branches and extending their reach in both urban and rural areas. Their expansion was driven by increasing demand for efficient, technology-enabled banking solutions and a growing middle-class population.

Human Resource Development carries out a variety of practices aimed at improving employee skills, knowledge, and overall effectiveness. These practices comprise of training improvement, performance management, career growth opportunities and employee engagement techniques. As the banking industry faces challenges such as technological advancements, regulatory changes, and shifting customer expectations, the need for robust HRD practices becomes increasingly important in view to align these with enhancing productivity of the banks.

In the context of Punjab, in Majha region is experiencing significant growth in private banking, understanding practices and link among human related working force performance is particularly crucial. The present proposed research seeks to explore how various HRD initiatives impact employee motivation, productivity, and satisfaction within private banks in the Majha region. By examining such services and practices attempts to study the proposed research for bank management and HR professionals, enabling them to optimize their practices and enhance employee outcomes.

The significance of proposed research extends beyond the immediate context of private banks in Punjab. The findings will contribute to the broader literature on HRD, offering evidence-based recommendations that can develop HR strategies in similar contexts. As organizations increasingly recognize the relation between performance of employees and effective HRD practices, this study envisages future anticipations.

The current research aims to devise the role of HRD practices in improving employee performance in private banks in Punjab, thus contributing to the success of financial sector.

1.2 HRD Practices in Banking Industry

HRD is the organization's approach towards the employees working in the organization and equipping them with latest knowledge, skills and positive attitudes. It envisages growth of individuals in the organization and aims to achieve the objectives with a view to attain the goals set out.

Well coordinated HR practices in the banks increases overall performance to attain objectives by continuous improvements. The HRD practices include recruitment, development, training, assignment, posting, promoting, retirement, industrial relations and welfare activities. Proper compensation and motivation is helpful to keep them balance.

HRD practices and methodology are refined by integrated of organizational culture with better communication, feedback, help and positive approach. HRD practices facilitate team building, competence enhancement, and feeling of commitment towards organization. The work culture encouragement is necessary in modern banking system. HRD culture should be a learning culture.

HRD culture helps organizational effectiveness by devising effective HRD model: needs analysis, training and evaluation. HRD Matrix identifies the relationships among HRD approach, process, policies, procedures and effectiveness of training, and reward systems may vary depending on factors like organization size, management commitment, culture, and technology. The application of the proposed study in private banking attains special significance in view of the studying and suggesting improvement and new linkages.

2.1 Review of Literature

In order to clarify the impact of HRD practices on employee performance in private banks, this review of literature emphasized on earlier researches. Some academicians and researchers have found that practices of HRD and job satisfaction are the main factors for performance of banking employees. In this study an attempt has been made to assess the relationship between HRD practices with respect to job satisfaction of employees of private sector banks. There are some HRD practices as found by some researchers as follows:

Majumder (2012) on HRD practices in banks. In this research study the following factors were taken to consideration such as recruitment, selection, salary package, job security, career growth, training, job design, reward policy, leadership style and working environment in private banks in Bangladesh. Further it is found that majority of the employees were dissatisfied with salary package followed by reward and motivation, career growth, training, management leadership style, and job design and responsibilities.

Chinnadurai (2014) examined the HRM practices in private banks in the Cuddalore district (Tamilnadu). The researcher has taken the following factors i.e. recruitment, selection, training & development, performance appraisal, compensation and grievance handling system in private banks. The results revealed that majority of the respondents were satisfied with human resource management practices adopted by various private sector banks. The further research gaps in career planning and work life balance scope for further research.

Monga et al. (2015) in his study as regards job satisfaction in employees of ICICI bank in H.P has observed relationships among factors like trainings, compensation, rewards, job security, role clarity, and attitude. The further research gaps in employee engagement, work life balance and well being provide scope for further research.

Malla (2015) in his study related to the impact of HR practices on job satisfaction of employees of private sector banks. It observed that the HRM practices such as training and development, performance appraisal, salary and collective work have an essential relation among job satisfaction of banking employees. On the other hand banking employee's participation has no significant affect on job satisfaction. The research revealed that private banks need to devise new and effective policies to enhance employee's participation in senior and middle level management.

Hitu and Baroda (2018) investigated private sector banks and found that talent management practices directly impact employee creativity, satisfaction, and overall performance. The study recommends implementing stress-free work environments, clear career progression paths, and regular training sessions to harness and retain talent within organizations.

Wadhwa and Kumar (2019) conducted a comprehensive study within the Indian banking sector, revealing that training initiatives significantly enhance

employee performance. Their research demonstrated a 67.6% variation in performance attributable to effective training programs, underscoring the necessity for continuous skill development to maintain a competitive edge.

Singh and Kumar (2020) examined and evaluate the prominent role of training and development to enhance employee skills in private banks. Further, it is also found that structured training modules in banking have made significant impact on employees' efficiency and job satisfaction.

In another study, **Patel and Reddy (2021)** reveal that role of employee engagement initiatives in HRD, which invest in comprehensive engagement strategies leads lower turnover rates and higher job satisfaction among bank employees. It is also found that majority of banks still emphasize on traditional HRD practices rather than adopting innovative and technology-driven employee development programs.

Furthermore, **Ahmed and Rahman (2021)** analyzed performance appraisal systems in private banks and their impact on employee motivation. The research study highlighted that a fair and transparent appraisal system in banking sector increases employee satisfaction and reduced turnover rates.

Similarly, **Unar et al. (2023)** examined private banks in Hyderabad and found a positive correlation between structured training programs and improved employee performance metrics. Their findings suggest that well-designed training modules not only boost productivity but also elevate job satisfaction levels among bank employees.

Medina-Garrido et al. (2023) assessed the Spanish banking sector and discovered that access to flexible working arrangements, such as flexi-time and flexi-place, indirectly enhances job performance by improving employee well-being. This study highlights the importance of supportive HRD policies that acknowledge employees' personal commitments.

Despite extensive research on HRD practices in private banks, a gap exists in understanding the integrated impact of multiple HRD practices (training, career development, performance appraisal, and mentoring) on overall employee performance**.** Majority of research studies have focused on individual HRD components rather than a comprehensive analysis of how HRD Practices affecting the employee performance. Additionally, limited research has been conducted in the post-

pandemic era**,** considering how digital HRD practices and remote training affect employees in private banks.

2.2 Research Gap

While viewing the various review of literature, research articles and research studies pertaining to the topic, the gaps in standing are proposed to be found. Although there is substantial literature on HRD practices in various industries, research focusing on private banks in Punjab, India, remains sparse. The significance of tailored HR interventions on performance of employees in this sector has not been thoroughly explored, particularly in the context of the dynamic and competitive banking environment in Punjab.

2.3 Need of the Study

The proposed study pertaining to impact measurement of HRD practices on the performance employee in private banks, particularly in a specific region like Punjab, is essential for several reasons as follows:

The banking sector, especially private banks, plays a crucial role in economic development. Understanding how HRD practices affect employee performance can help improve operational efficiency and service delivery. As the banking industry becomes increasingly competitive, effective HRD practices can be a differentiator. Research can identify best practices that enhance employee skills, motivation, and retention. Punjab may have unique socio-economic factors that influence HRD practices and employee performance. Understanding these local dynamics can provide insights specific to the Majha region of Punjab. HRD practices directly influence employee engagement and satisfaction. Investigating their impact can help banks design better training and development programs, leading to a more committed workforce.

To understand trend between practices pertaining to HRD and performance of employees working can help organization justify investments in training and development, ensuring better resource allocation. Overall, the proposed research envisages enhancing performance of employee, organizational effectiveness, besides contributing to the broader economic development in Punjab.

3.1 Research Methodology

It involves methods, design, and tests researchers use for information, test hypotheses, and draw conclusions. In short, it's the blueprint for how research is

conducted to ensure results are valid, reliable, and objective. Keeping in view the objectives of the proposed research, appropriate hypothesis and tests are proposed.

3.2 Research Problem

Proposed research in these five districts *(Pathankot, Gurdaspur, Hoshiarpur, Jalandhar and Amritsar)* of Punjab will provide valuable insights that can assist banking institutions in designing and implementing. Practices of HRD to improve performance of employees, including training, growth of career initiatives, and performance management systems, have been widely recognized as key factors influencing employee performance. Present study proposes the gaps identified in the region's private banking sector.

3.3 Research Objectives

- To critically examine the relationship between Human Resources Development (HRD) practices on performance of employee in private sector banks of Majha Region of Punjab.
- To evaluate the effect of HRD practices on performance of employees in the banking sector.
- To examine influence of technological advancements on HRD practices in private sector banks.

3.4 Formulation of Hypothesis

In the proposed research, HRD Practices have been included as independent variable, whereas employee performance is dependent variable to be studied in private sector banks in Punjab.

H_0: There is no significant relationship between HRD practices and employee performance in private sector banks of Majha region of Punjab.

H_1: There is a significant relationship between HRD practices and employee performance in private sector banks of Majha region of Punjab.

H_0: HRD practices have no significant effect on employee performance in the banking sector.

H_1: HRD practices have a significant positive effect on employee performance in the banking sector.

H_0: Technological advancements have no significant influence on HRD practices in private banks.

H_1: Technological advancements have a significant influence on HRD practices in private banks.

3.5 Research Design

Research Design is a framework plan which that guides, process of conducting a research study. It outlines the methodology, procedure and techniques to be used to test hypotheses. A good research design ensures the collection and analyzes the data, the leads valid and reliable results.

3.6 Sampling Techniques and Design

The proposed research study focuses on analyzing the largest three Indian private sector banks viz HDFC Bank, ICICI Bank, and Axis Bank, those are operating within Punjab. The study will target five districts of Punjab: Pathankot, Gurdaspur, Hoshiarpur, Jalandhar, and Amritsar. These districts have been selected due to their high population density and significant presence of the chosen banks.

3.7 Determination of Sample Size

In the proposed research, the data will be collected from the employees i.e. Asstt. Dy. Manager, Managers, Branch Managers, Operation Manager and Service Manager of HDFC Bank, ICICI Bank, and Axis Bank working across branches in the selected five districts of Punjab. Present study taken proportionate random sampling method to envisages that the sample reflects the distribution of employees across the Majha region of Punjab. The table below illustrates the number of branches and employees for each bank in the five selected districts of Punjab.

The proposed research study based on largest three banks in India, i.e. HDFC, ICICI and Axis Banks, who are working in Punjab. For proposed research study the sample will be drawn from five districts of Punjab i.e. Pathankot, Gurdaspur, Hoshiarpur, Jalandhar and Amritsar. These five districts have highly density. The data will collect the data from employees of the HDFC Bank, the ICICI Bank and the Axis Banks of these five districts in Punjab. The method for collection of data will be proportionate random sampling technique.

Name of Bank	No of Branches					No. of Employee
	Pathankot	Gurdaspur	Hoshiarpur	Jalandhar	Amritsar	
HDFC Bank	09	10	06	18	21	640
ICICI Bank	03	04	03	12	15	370
Axis Bank	07	04	07	18	14	500
		Total				1510

(Source: Official website and zonal office of the respective banks)

To determine the sample size, formula is used (given by Yemene), which is universally accepted. By taking 95% level of confidence or 5% error of margin. Where the total population of employees in selected district of Punjab is Rs 1510.

$$\boldsymbol{n = \frac{N}{1 + N\,(e)^{2}}}$$

Where n = Size of Sample

N = Size of Total Population

e = Desired error Margin

Given N = 1510 (Total number of employees)

e = 0.05 (Level of Significance)

Calculation:

Square the margin of error (e): $e^2 = (0.05)^2 = 0.0025$

Multiply the population size by: $e^2 = 1510 \times 0.0025 = 3.775$

Add 1 to this result $1 + 3.775 = 4.775$

Divide the population size by this result $n = \frac{1510}{4.775}$

Total Sample size n is 317 employees

According to the Yemen formula the sample size is 317 employees. But if sample size increase, it lead more reliable result (according to law of inertia of large sample). So we are taking higher side of sample i.e. 500 respondents. This ensures a comprehensive and representative collection of responses from bank employees working in the five districts. By employing this sampling method, the study aims to achieve reliable and valid insights into the perspectives of employees from these banks.

3.8 Data Collection Tools

The primary data for research will be collected by way of self-structured questionnaire. The self-structured questionnaire will collect the data from branches of HDFC Bank, ICICI Banks, Axis Bank from these five districts of Punjab. The secondary data will be collected from journals, websites, reports and other published sources.

3.9 Proposed Statistical Tools and Techniques: Descriptive statistics (mean, median, standard deviation) will be used to summarize the data. As per requirement, inferential statistics such as Pearson's correlation analysis, regression analysis, and

ANOVA will be used with the help of SPSS software to test the relationship between HRD practices and employee performance.

3.10 Tentative Chapterization of Thesis

Chapter 1: Introduction

Chapter 2: Review of Literature

Chapter 3: Research Methodology

Chapter 4: Data Analysis and Interpretation

Chapter 5: Results and Discussions

4.1 Data Analysis & Interpretation

Data analysis refers to the process of examining and interpreting the collected data to answer the research questions or test hypotheses. It involves applying statistical or qualitative methods to summarize, visualize, and draw conclusions from the data

5.1 Results and Discussion

It presents the findings of the research, often with the help of tables, figures, and statistical analysis. It summarizes the data with interpretation, discussion of results, explaining their significance, comparing them with existing research, and exploring their implications.

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Proposed Questionnaire for Survey

Dear Sir/Madam,

I am Sulakshay Murgai Research fellow in Deptt of Management, Sai University Business School, Sri Sai University, Palampur (H.P). I hereby requested to fill up the questionnaire on "A Comprehensive Analysis of Human Resource Development (HRD) Practices and Their Impact on the Performance of Employees – A Case Study of Private Banks in Punjab, India" and I would be extremely thankful, if you could spare some of your precious time for filling all the questions in this questionnaire. The responses given by you would be kept confidential and would be used for academic purpose only.

Demographic Information

Name (Optional) _____

Age: 20 - 30 years ( ) 31- 40 years ( ) > 40 years ( )

Gender Male ( ) Female ( )

Educational Qualification: Graduation ( ) Post Graduation ( ) Doctorate ( )
Any Other _____

Marital Status: Married ( ) Unmarried ( )

Experience in Banking: 1-5 years ( ) 6-10 years ( ) > 10 years ( )

Present Working Organization: HDFC Bank ( ) ICICI Bank ( ) Axis Bank ( )

Designation: Asst Manager ( ) Dy. Manager ( )
Branch Manager ( ) Operation Manager ( )

Annual Income: 5-7 Lacs ( ) 8 -10 Lacs ( ) > 10 Lacs ( )

Section – I

Kindly go through each item with four point likert scale and tick ( ) the most appropriate one only. (SA=Strongly Agree, A=Agree, DA=Disagree, SD= Strongly Disagree

HRD Practices and Employee Performance

A	Training and Development	SA	A	DA	SD
1	I am provided training at regular intervals to improve my job performance.				
2	The trainings provided by the bank are relevant to my job role.				
3	I feel that the trainings have increased my working skill.				
4	I am exposed to external training and learning programs.				

5	The training programs are designed to meet my specific job needs.				
6	The bank invests adequately in training its employees.				
7	On attaining training, my job performance has shown improvement.				
8	The bank offers training in new technologies relevant to my assignment				
9	The bank provides auto online learning software for skill development.				
10	The effectiveness of training is monitored and evaluated.				
B	**Career Development and Growth**				
11	The bank has well structured career promotional opportunities for its employees.				
12	My performance evaluations are linked to career growth.				
13	The bank provides adequate career guidance and counseling.				
14	I have access to learning programs within the bank.				
15	I feel motivated to attain career goals with the help of the bank.				
16	The bank identifies employees having potential for leadership roles.				
17	The bank maintains transparency in its promotion processes.				
18	I feel that my career is progressing in the bank.				
19	I get timely feedback about my performance, which helps me improve.				
20	I am satisfied with the career growth opportunities available in bank.				
C	**Performance Appraisal**				
21	The performance appraisal system in the bank is fair & transparent.				
22	My job performance is evaluated based on clear and measurable criteria.				
23	The feedback provided during performance appraisals is constructive and helpful.				
24	I am encouraged to set personal performance goals.				
25	Performance appraisals are conducted regularly and on time.				
26	The performance appraisal system has a significant impact on employee compensation.				
27	The feedback I receive as regards performance reviews helps me improve.				

28	The performance appraisal process takes into account my contributions to the team.				
29	I believe the performance appraisal system accurately measures my performance.				
30	My superiors give specific guidance on how to improve after performance evaluations.				

D	**Employee Engagement and Motivation**	**SA**	**A**	**DA**	**SD**
31	I feel motivated and encouraged well due to the incentives provided by the bank.				
32	The bank encourages employees to take responsibility of their work.				
33	The bank culture of recognition and appreciation for outstanding performance in the bank.				
34	I am provided with assignments to take on challenging and rewarding tasks.				
35	The work environment at the bank is conducive to high performance.				
36	I feel proud as an employee of the bank.				
37	The bank organizes programs to boost employee morale.				
38	My work is duly recognized and rewarded appropriately by the bank.				
39	I am satisfied with the level of responsibility entrusted to me by the bank.				
40	My contributions to the organization are acknowledged and appreciated.				

E	**Work-Life Balance and Employee Well-being**	**SA**	**A**	**DA**	**SD**
41	The bank encourages a healthy work-life balance for its employees.				
42	I am satisfied with the leave policies provided by the bank.				
43	The bank provides adequate support for employees during				

	personal crises.				
44	Flexible working hours are available to employees when needed.				
45	The bank maintains a positive work environment to reduce stress.				
46	I have access to health wellness programs to support my physical and mental health.				
47	The bank offers enough facilities for work-life balance, like childcare or fitness programs.				
48	I am satisfied with the overall work environment & facilities.				
49	The bank provides sufficient facilities to help employees manage stress.				

Section - II

Technological Advancements and HRD Practices

A	**Adoption of New Technologies**	**SA**	**A**	**DA**	**SD**
51	The bank regularly adopts latest technologies to improve employee productivity.				
52	Technological advancements are integrated into HRD programs to enhance employee performance.				
53	I receive training on new technologies that are introduced in the bank.				
54	The bank trains employees to use technological tools to improve efficiency.				
55	The use of digital technology has improved my job performance.				
56	The bank has invested in automation tools to improve work processes.				
57	Technological innovations in the bank have simplified my daily tasks.				
58	I feel confident in using new technologies provided by the bank.				
59	The bank ensures that employees readily agree to adapt to technological changes.				

60	The use of technology has enhanced the overall employee performance and evaluation.				

B	**Impact of Technology on HRD Practices**	**SA**	**A**	**DA**	**SD**
61	Technology has improved the training process in the bank.				
62	Online platforms for learning have made training more accessible to employees.				
63	Digital technology has made performance tracking more accurate and efficient.				
64	Technology has enabled personalized learning and development programs.				
65	I receive regular updates on technological advancements relevant to my job role.				
66	The bank utilizes technology to measure employee performance effectively.				
67	The use of technology has helped reduce human errors in HRD processes.				
68	I believe that technological advancements in HRD have a direct impact on employee performance.				
69	The bank provides sufficient technological support for employees to perform their jobs efficiently.				
70	The integration of artificial intelligence in HR practices is likely to improve decision-making.				
C	**Employee Adaptation to Technology**	**SA**	**A**	**DA**	**SD**
71	I am encouraged to learn new technological skills in my current role.				
72	The bank supports employees in adapting to technological changes.				
73	I feel adequately prepared to use new technologies in my job.				
74	The training programs related to technology are effective in helping employees adapt.				
75	I have received training to use new software or tools introduced by the bank.				
76	My colleagues & I share knowledge about using new technologies in the branch.				

77	The bank provides feedback on how technology impacts my job performance.				
78	The bank encourages innovation and technological improvements in routine operations.				
79	The bank regularly conducts workshops to help employees stay updated on technology.				
80	I feel that the bank keeps its employees technologically competent.				

Section – IV

Impact of HRD Practices on Employee Performance

A	**Job Performance and Productivity**	**SA**	**A**	**DA**	**SD**
81	The HRD practices have improved my overall job performance.				
82	I am able to meet the performance expectations set by the bank.				
83	The HRD practices help me stay productive in my routine tasks.				
84	I consistently exceed the targets set for me by the bank.				
85	I feel more confident in my job performance due to the HRD practices.				
86	The skills I develop through HRD programs have contributed to my productivity.				
87	The HRD practices help me deliver quality work in a timely manner.				
88	The training I receive helps me perform my job more efficiently.				
89	I am able to handle complex tasks better because of the HRD practices in place.				
90	I believe that HRD practices significantly influence my performance at work.				
B	**Job Satisfaction and Commitment**	**SA**	**A**	**DA**	**SD**
91	I am satisfied with the HRD practices in the bank.				
92	HRD practices have contributed positively to my job satisfaction.				
93	The HRD practices encourage me to stay committed to my job.				
94	The HRD practices help me build long-term career goals within the bank.				
95	I feel that HRD practices positively impact my job engagement and enthusiasm.				

96	The HRD practices make me feel more motivated to contribute to the bank's success.				
97	I believe that HRD practices align with my career goals.				
98	The HRD practices increase my job loyalty and reduce my intention to leave the bank.				
99	I feel that my bank cares about my career development & growth.				
100	HRD practices in the bank have contributed to my overall satisfaction at work.				
C	**Overall Impact of HRD Practices**	**SA**	**A**	**DA**	**SD**
101	HRD practices in the bank have helped me achieve better work-life balance.				
102	HRD practices have improved communication and teamwork among employees.				
103	HRD practices help in building a culture of continuous learning in the bank.				
104	HRD practices have improved the overall organizational performance.				
105	I believe HRD practices play a significant role in employee retention.				
106	HRD practices have positively impacted my professional relationships with colleagues.				
107	HRD practices have helped the bank maintain a competitive edge in the banking sector.				
108	I feel that HRD practices are crucial for sustaining employee motivation in the bank.				
109	HRD practices are essential for the long-term success of the bank.				

D	**Implications**	**SA**	**A**	**DA**	**SD**
110	I believe that the HRD practices followed by the bank are effective in improving employee performance.				
111	The technological advancements in HRD practices have				

	enhanced my job satisfaction.				
112	The overall HRD practices in the bank contribute positively to my professional development.				
113	HRD practices have helped me become more efficient in my job.				
114	I believe that HRD practices significantly contribute to employee engagement.				
115	I am satisfied with the impact of HRD practices on my overall performance.				

Open Ended Questions

116. How do Human Resource Development (HRD) practices in private sector banks in the Majha region of Punjab influence employee performance and overall productivity?

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117. What are the key HRD practices that have the most significant effect on employee performance in the banking sector, and how do they differ from one bank to another?

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118. In what ways do private sector banks in Majha Region integrate training and development programs to enhance the performance of their employees, and what outcomes have been observed?

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119. How have technological advancements, such as automation, digital tools, and AI, influenced HRD practices and employee performance in private sector banks in Punjab?

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120. What are the challenges and barriers faced by HR managers in implementing effective HRD practices in private sector banks, and how can these be addressed to improve employee performance?

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